

AMENDMENTS TO THE CLAIMS

Please amend the claims as follows.

1. (Currently Amended) A system for identifying an individual in an electronic transaction, said system comprising:
a terminal comprising a body coupler and a radiofrequency transceiver;[[],]
an independent portable device including a data processing means comprising an over skin communication receiver, a radiofrequency transceiver, and a biometric sensor;[[],]
and
a wireless coupling means for exchanging individual identification data between said terminal and said portable device;
a body medium communication means including a transmitter in the terminal and a receiver in the portable device, said body medium communication means being adapted
wherein the terminal is configured to:
transmit through the body coupler from the terminal a connection code to the independent portable device a connection code at the onset of a transaction upon physical contact established by the individual between when a body of an individual makes physical contact with both the terminal and the independent portable device, wherein the connection code comprises a terminal identification class, and
wherein a control means in the independent portable device adapted is configured to:
remain in a low-powered stand-by mode until a data signal is received by the over skin receiver;
receive a data signal comprising the connection code by the over skin communication receiver;
transition to an active mode when the data signal is received;
to check said determine the terminal identification class from the connection code;
received and conditionally issue to

obtain, using the biometric sensor, biometric data for a user of the independent portable device;
determine whether the user of the independent portable device is an authorized user;
and
when the user of the independent portable device is the authorized user:
establish communication with the terminal using the radiofrequency
transceiver based on the terminal identification class through said
wireless coupling means a signal for enabling further execution of
said transaction in response to said connection code complying with
predetermined criteria.

2. (Cancelled)
3. (Cancelled)
4. (Original) The system as in claim 3, wherein said biometric sensor is one selected from the group consisting of a fingerprint sensor, a voiceprint sensor and a subcutaneous ultrasonic sensor.
5. (Currently Amended) The system as in claim 1, further comprising:
[[a]] means for detecting an interruption of said physical contact established by the individual between the terminal and the independent portable device.
6. (Cancelled)
7. (Cancelled)
8. (Cancelled)

9. (Currently Amended) The system as in claim 1, wherein the independent portable device establishing communication with the terminal using the radiofrequency transceiver based on the terminal identification class comprises:

~~said connection code transmitted to the independent portable device includes terminal type identification data;~~

~~said control means is further adapted to check said comparing the terminal[[-type]] identification [[data]] class received by the independent portable device with respect to corresponding data stored in the independent portable device[.,.]; and~~

~~said control means is further adapted to conditionally issue said sending a signal for enabling further execution of [[the]] a transaction in response to said when the terminal[[-type]] identification [[data]] class complying with matches with corresponding data stored in the independent portable device.~~

10. (Currently Amended) The system as in claim 1, wherein:

~~[[said]] the connection code transmitted to the independent portable device by over skin communication further comprises includes a first random data number, and wherein the independent portable device establishing communication with the terminal using the radiofrequency transceiver based on the terminal identification class comprises:~~

~~said control means is further adapted to re-transmitting [[said]] the first random data number to the terminal through said wireless coupling means using the radiofrequency transceiver, [[and]]~~

wherein the terminal is adapted further configured to:

receive, using the radiofrequency transceiver, the first random number as re-transmitted by the independent portable device using the radiofrequency transceiver; and

check said compare the re-transmitted first random data number with respect to said the first data number as transmitted in the connection code by the terminal through the body coupler.

11. (Currently Amended) The system as in claim 10, wherein:

[[said]] the connection code transmitted to the independent portable device by over skin communication further comprises includes a second random data number, and wherein the independent portable device establishing communication with the terminal using the radiofrequency transceiver based on the terminal identification class further comprises:

said control means is further adapted to stor[[e]]ing [[said]] the second random data number received:[,] and

the terminal is further adapted to issue a re-transmission request to the independent portable device through said wireless coupling means,

said control means is further adapted to re-transmitting to the terminal [[said]] the stored second random data number upon reception of said receiving a re-transmission request from the independent portable device, [[and]]

wherein the terminal is further adapted configured to compare check said the re-transmitted second random data number with respect to the initially transmitted second random data number as transmitted in the connection code by the terminal through the body coupler.

12. (Currently Amended) An independent portable device for use in a system configured to identify an individual in an electronic transaction, the independent portable device comprising:

a data processing means, and

a ~~wireless coupling means~~ radiofrequency transceiver for exchanging individual-identification data with a terminal;[[,]]

~~an body medium over skin communication receiver adapted~~ configured to receive from the terminal a connection code at the onset of a transaction when a body of an individual makes [[upon]] physical contact ~~established by the individual between~~ with both the terminal and the independent portable device, and

a biometric sensor,

wherein the independent portable device is configured a control means ~~adapted~~ to:

obtain, using the biometric sensor, biometric data for the user of the independent portable device;

determine that the user of the independent portable device is an authorized user;

~~check~~ determine a terminal identification class from the received connection code; and

~~received and conditionally issue a signal for enabling further execution of said transaction in response to said connection criteria complying with predetermined criteria~~

establish communication with the terminal using the radiofrequency transceiver based on the terminal identification class.

13. (Currently Amended) A terminal configured to identify an individual in an electronic transaction, comprising:

~~a wireless coupling means for exchanging individual identification data~~ radiofrequency transceiver for communicating with an independent portable device[[.]]; and

~~a body medium communication transmitter coupler configured adapted to transmit to the independent portable device a connection code at the onset of a transaction upon when a body of an individual makes physical contact with both established by the individual between the terminal and the independent portable device, [[and]] wherein the connection code comprises a terminal identification class, a first random number, and a second random number,~~

wherein the radiofrequency transceiver is configured to:

~~a means for receive[[ing]] through said wireless coupling means a first signal issued transmitted by a radiofrequency transceiver of the independent portable device for enabling further execution of said transaction when in response to said the class of the independent portable device matches the terminal identification class comprised in the connection code complying with predetermined criteria, wherein the first signal comprises the first random number;~~

transmit, to the independent portable device, a request for the second random number;

receive a second signal transmitted by the radiofrequency transceiver of the independent portable device, wherein the second signal comprises the second random number,

wherein when (i) the first random number comprised in the first signal matches the first random number comprised in the connection code and (ii) the second random number comprised in the second signal matches the second random number comprised in the connection code, the terminal and the independent portable device are enabled to execute a transaction.

14. (New) The system as in claim 1, wherein,

when the independent portable device is in the low-powered stand-by mode:

the over skin communication receiver is active; and

when the independent portable device transitions to an active mode:

the over skin communication receiver, the radiofrequency transceiver, and the biometric sensor are active.

15. (New) A portable device, comprising:

a radiofrequency transceiver for exchanging individual-identification data with a terminal;

an over skin communication receiver configured to receive from the terminal a connection code at the onset of a transaction when a body of an individual makes physical contact with both the terminal and the portable device; and

a biometric sensor,

wherein the independent portable device is configured to:

remain in a low-powered stand-by mode until a data signal is received by the over skin receiver;

receive a data signal comprising the connection code by the over skin receiver;

transition to an active mode when the data signal is received;

determine a terminal identification class from the received connection code;

obtain, using the biometric sensor, biometric data for the user of the portable device;

determine whether the user of the portable device is an authorized user; and

when the user of the portable device is the authorized user:

establish communication with the terminal using the radiofrequency transceiver based on the terminal identification class.